

**YOUNG PARTNERS, L.P.**

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 3299207	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$867	\$826	-4.8%		
Loans	\$465	\$498	7.0%		
Construction & development	\$48	\$46	-3.8%		
Closed-end 1-4 family residential	\$70	\$102	46.5%		
Home equity	\$12	\$14	12.2%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-2.0%		
Commercial & Industrial	\$105	\$105	-0.1%		
Commercial real estate	\$193	\$187	-3.0%		
Unused commitments	\$92	\$99	7.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$272	\$198	-27.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$12	-8.1%		
Cash & balances due	\$30	\$38	27.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$1	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$2	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$778	\$733	-5.8%		
Deposits	\$710	\$628	-11.5%		
Total other borrowings	\$66	\$103	57.0%		
FHLB advances	\$49	\$85	74.9%		
Equity					
Equity capital at quarter end	\$89	\$93	4.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	9.7%	--		
Tier 1 risk based capital ratio	13.0%	14.0%	--		
Total risk based capital ratio	14.3%	15.3%	--		
Return on equity <sup>1</sup>	-5.5%	5.2%	--		
Return on assets <sup>1</sup>	-0.5%	0.6%	--		
Net interest margin <sup>1</sup>	2.6%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.6%	37.1%	--		
Loss provision to net charge-offs (qtr)	4.3%	489.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	6.6%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	43.9%	46.9%	15.0%	0.0%	--
Closed-end 1-4 family residential	3.2%	1.8%	0.0%	0.1%	--
Home equity	0.7%	0.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	19.7%	20.1%	4.3%	2.2%	--
Commercial & Industrial	0.2%	1.2%	0.0%	0.0%	--
Commercial real estate	4.8%	0.8%	0.0%	0.2%	--
Total loans	7.2%	5.4%	1.7%	0.1%	--